

Information to identify the case:

Debtor 1	<u>David L Morris</u>	Social Security number or ITIN	xxx-xx-0272
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-20270-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

David L Morris

6/26/17

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 David L Morris
 Debtor

Case No. 17-20270-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: amaz
 Form ID: 318

Page 1 of 1
 Total Noticed: 11

Date Rcvd: Jun 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2017.

db
 14354158 +David L Morris, 3585 Princeton Road, New Castle, PA 16101-7855
 14363890 Citi Cards, PO box 9001037, Louisville, KY 40290-1037
 14363891 +First Federal Credit, 24700 Chagrin Blvd Ste 2, Beachwood, OH 44122-5662
 14354159 +Mahoning Consumer Finance, 2418 Wilmington Road, New Castle, PA 16105-1990
 14368051 Mahoning Consumer Finance, Wilmington Road, New Castle, PA 16105
 14363893 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 Sears Credit Card, PO Box 9001055, Louisville, KY 40290-1055

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 27 2017 00:26:38 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14354156 EDI: CAPITALONE.COM Jun 27 2017 00:23:00 Capital One Bank (USA) N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 14354157 EDI: TSYS2.COM Jun 27 2017 00:23:00 Card Services, PO Box 13337,
 Philadelphia, PA 19101-3337
 14354160 +E-mail/Text: bankruptcyteam@quickenloans.com Jun 27 2017 00:26:55 Quicken Loans,
 1050 Woodward Ave, Detroit, MI 48226-1906

TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Quicken Loans Inc.
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14363887* Capital One Bank (USA) N.A., PO Box 71083, Charlotte, NC 28272-1083
 14364043* Capital One Bank (USA) N.A., PO Box 71083, Charlotte, NC 28272-1083
 14364044* Card Services, PO Box 13337, Philadelphia, PA 19101-3337
 14363888* Card Services, PO Box 13337, Philadelphia, PA 19101-3337
 14363889* Citi Cards, PO box 9001037, Louisville, KY 40290-1037
 14364045* Citi Cards, PO box 9001037, Louisville, KY 40290-1037
 14364046* +First Federal Credit, 24700 Chagrin Blvd Ste 2, Beachwood, OH 44122-5662
 14364047* +Mahoning Consumer Finance, 2418 Wilmington Road, New Castle, PA 16105-1990
 14363892* +Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906
 14364048* +Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906
 14364049* Sears Credit Card, PO Box 9001055, Louisville, KY 40290-1055

TOTALS: 1, * 12, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 28, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2017 at the address(es) listed below:

Charles O. Zebley, Jr. COZ@Zeblaw.com, PA67@ecfcbis.com;Lyndie@Zeblaw.com
 James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgrouper@kmlawgroup.com
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
 Paula J. Cialella on behalf of Debtor David L Morris paula@cialellalaw.com,
 jamil@cialellalaw.com;jennie@cialellalaw.com;cialellalaw@yahoo.com;r47858@notify.bestcase.com
 TOTAL: 4